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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/887,804	06/22/2001	Paul T. Schultz	COS-01-001 (977-011)	7612
25537	7590	03/12/2004	EXAMINER	
WORLDCOM, INC. TECHNOLOGY LAW DEPARTMENT 1133 19TH STREET NW WASHINGTON, DC 20036			ELISCA, PIERRE E	
		ART UNIT	PAPER NUMBER	
		3621		

DATE MAILED: 03/12/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/887,804	Applicant(s) SCHULTZ ET AL.
	Examiner Pierre E. Elisca	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 18 December 2003.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-68 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1-68 is/are rejected.
7) Claim(s) _____ is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: ____.

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DETAILED ACTION

1. This Office action is in response to Applicant's Response, filed on 12/18/2003.
2. Claims 1-68 are presented for examination.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. **Claims 1-68 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Hoffman et. al. (U.S. Pat. No. 6,397,198) in view of Fromm (U.S. Pat. No. 6,266,640).**

As per claims 1, 2, 4-12, 15-24, 26-50, 54-60 and 62-68 Hoffman substantially discloses a tokenless biometric identification computer system/method, comprising at least a database containing registered biometric samples of users (which is seen to read as Applicant's claimed invention wherein it is stated that a computerized method for authenticating an electronic transaction between a user and a computer, the computer being configured to conduct electronic transactions), the method comprising the steps of: receiving a computer-generated transaction identifier from the computer via an

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electronic data link (see., abstract, lines 1-7, col 2, lines 38-59). Hoffman further discloses of matching user password (see., 4, lines 58-67, gathers a PIN code or password.

It is to be noted that Hoffman to explicitly disclose wherein said receiving a user-spoken transaction identifier and a user-spoken verification identifier transmitted by the user via a voice connection, comparing the user-spoken transaction identifier with the computer transaction identifier, comparing the user-spoken verification identifier with a voice print of the user, and transmitting an authentication message to the computer if the user-spoken transaction identifier matches the computer-generated transaction identifier and if the user-spoken verification identifier matches the voice print. However, Fromm discloses a technique for verifying a user's voice prior or the user's identity by use of a voice print before allowing the user to engage in commercial transactions see., Fromm, abstract, col 1, lines 55-67, col 3, lines 1-52, col 4, lines 26-49). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the Hoffman's teaching by including the limitation detailed above as taught by Fromm because this would verify voice sample against a previously store voice print prior to allowing the transaction.

As per claim 3, Hoffman discloses the claimed method of providing the user voice print and user payment information prior to the electronic transaction (see., col 4, lines 17-25, specifically wherein it is stated that please note that an electronic debit account is defined as an account that holds money deposited by the a user available for immediate debit in real time, please note that the money deposited that has been held is readable as the step of providing user payment information prior to the electronic transaction).

As per claims 13, 14, 51-53, Hoffman discloses the claimed method wherein the user conducts the electronic transaction using an ATM machine (see., col 4, lines 6-17, please note that the electronic payment of Hoffman is inherently includes bank teller or an ATM, since the teaching of Hoffman is capable of doing electronic payment as issuing by transactions processor entities such as Visa, Macy's).

As per claims 25, 61, Hoffman discloses the claimed method, wherein the electronic transaction includes downloading music files (see., col 9, lines 1 and 2, col 10, lines 1-5).

RESPONSE TO ARGUMENTS

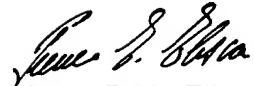
5. Applicant's arguments filed 12/18/2003 have been fully considered but they are moot in view of new ground (s) of rejection.

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 703 305-3987. The examiner can normally be reached on 6:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703 305-9769. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Pierre Eddy Elisca

Primary Patent Examiner

March 10, 2004